

Information to identify the case:

Debtor 1	<u>Jesus Velasquez Jr.</u>	Social Security number or ITIN	xxx-xx-3858
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	17-32410-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jesus Velasquez Jr.
fdbA All Star Maintenance, fdba Velasquez
Construction

2/2/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jesus Velasquez, Jr.
 Debtor

Case No. 17-32410-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Feb 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2018.

db	Jesus Velasquez, Jr., 832 Salem Rd, Union, NJ 07083-7571
cr	+C/O Bank Of America THE BANK OF NEW YORK MELLON FK, 7105 Corporate Dr., Plano, TX 75024-4100
517161155	Bank of America, 4909 Savarese Cir, Tampa, FL 33634-2413
517161157	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517161158	CBNA/Chld, PO Box 6497, Sioux Falls, SD 57117-6497
517161160	Homeward Residential, 1525 S Belt Line Rd, Coppell, TX 75019-4913
517161161	Parker McCay PA, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539
517161163	Renaissance Dental, PO Box 1596, Indianapolis, IN 46206-1596
517161164	Specialized Loan Servicing LLC, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
517161165	State Farm, 86 State Route 35 S, Neptune City, NJ 07753-6773
517161166	Stephen Gertler, Esq., PO Box 1447, Wall, NJ 07719-1447
517161167	Terry Legrand and Vivian Legrande, 927 Emma St Fl 2, Elizabeth, NJ 07201-1909
517161168	Yesenia Lamboy, 927 Emma St Fl 1, Elizabeth, NJ 07201-1909

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Feb 02 2018 23:28:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2018 23:28:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517161156	EDI: CAPITALONE.COM Feb 02 2018 23:04:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
517161159	EDI: DISCOVER.COM Feb 02 2018 23:04:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
517161162	+E-mail/Text: bkdepartment@rtresolutions.com Feb 02 2018 23:29:05 Real Time Resolutions, 1349 Empire Central Dr, Dallas, TX 75247-4029

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 2, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor C/O Bank Of America THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA10 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA10 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Leah E. Capece on behalf of Debtor Jesus Velasquez, Jr. lcapece@leclawonline.com

Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;Jl01@ecfcbis.com

Rebecca Ann Solarz on behalf of Creditor C/O Bank Of America THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OA10 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OA10 rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5